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THE ANDHRA PRADESH GAZETTE

PART–II EXTRAORDINARY

PUBLISHED BY AUTHORITY

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NOTIFICATIONS BY GOVERNMENT

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AGRICULTURE & CO-OPERATION DEPARTMENT

(F.P. II - 1)

NOTIFICATION FOR OIL PLAM IN WEST GODAVARI D\ISTRICT & SWEET LIME (MOSAMBI) IN NALGONDA DISTRICT FOR IMPLEMENTATION OF WEATHER BASED CROP INSURANCE SCHEME (WBCIS) FOR PLANTATION CROPS DURING KHARIF 2010 IN ANDHRA PRADESH.

[G.O.Rt.No. 973, Agriculture & Co-operation (F.P.II. 1), 20th July, 2010.]

The Government of Andhra Pradesh hereby notify Oil Palm in West Godavari District & Sweet Lime (Mosambi) in Nalgonda District for implementation of Weather Based Crop Insurance scheme (WBCIS) for Plantation Crops during Kharif 2010 in Andhra Pradesh. The main features/operational modalities of the scheme and Term Sheets from Annexure I.1 to VI.2 are appended to this Orders.

Draft Notification Proposal - Weather Based Crop Insurance Scheme (WBCIS) for Plantation Crops- Implementation during the year 2010-11-Oil Palm in West Godavari District&Sweet Lime(Mosambi) in Nalgonda District.

THE MAIN FEATURES / OPERATIONAL MODALITIES

Weather Based Crop Insurance Scheme (WBCIS) helps to mitigate the hardships of the farmers against the likelihood of financial losses on account of anticipated crop loss resulting from the incidence of adverse weather conditions of weather parameters like Temperature, Rainfall, Relative Humidity etc. In accordance with the administrative instructions of the Department of Agriculture & Cooperation of Union Ministry of Agriculture, Government of India vide their letter **ref.no.13011/01/2008-credit II dated 3rd March, 2010**, Government of Andhra Pradesh is implementing WBCIS on Pilot basis for the year 2010-2011 for plantations like **Oil Palm crop in West Godavari** District and **Sweet Lime (Mosambi) in Nalgonda** District. This is in addition to the Cotton crop in Adilabad, Khammam, Warangal districts and for Red Chilly crop in Warangal and Guntur districts notified under WBCIS vide Govt. of Andhra Pradesh GO.875 dated 01-07-2010.

1. **CROPS NOTIFIED:**

i) **OIL PALM** plantation in the district of **West Godavari** and

ii) **SWEET LIME (Mosambi)** in the district of **Nalgonda**

2. **REFERENCE WEATHER STATIONS:**

The lists of Reference Unit Areas (RUAs) in the respective districts notified along with a list of corresponding Reference Weather Stations (RWS) and Back up Weather Stations (BWS) is annexed (annexure- III.1 to III.2). In case of non availability of weather data from the mentioned Reference Weather Stations or from Back up Weather Stations, as alternative, State Govt. Mandal level Rainguage Stiations/IMD Weather Stations will be considered for weather data updation.

3. **AREA APPROACH:**

Reference unit areas are linked to specific reference weather stations and the reference unit areas are the Geographical areas situated around the reference weather stations, which is deemed to be reflective of the Reference Weather Stations' for weather data. To the extent feasible, such Reference Unit-Area shall be restricted to Mandal for notified weather parameters.

4. **CULTIVATORS ELIGIBLE FOR COVERAGE:**

All the cultivators (including sharecroppers and tenant cultivators) growing the Notified Crops i.e., Oil Palm and Sweet Lime in any of the Reference Unit Areas shall be eligible for coverage. The Scheme shall be:

Compulsory: For all LOANEE APPLICANT CULTIVATORS i.e. those who have sanctioned Credit Limit from Financial Institutions (Co.op Banks, Commercial Banks including private commercial Banks, RRB's etc.,) for the Notified Crops in a Reference Unit Area.

Voluntary: For NON-LOANEE CULTIVATORS i.e. those who do not have Sanctioned Credit Limit from any FI for the Notified Crops in a Reference Unit Area

5. PERILS COVERED:

Following the weather perils, which are deemed to cause "Adverse Weather Incidence" affecting crop health, leading to crop loss, would be covered under the Scheme:

i) Deficiency in Daily Water Vapour Pressure
ii) Deficit Rainfall: a) Rainfall Volume b) Rainfall distribution
iii) Excess Rain fall ------ for **Oilpalm** in **West Godavari Dist.**

And

i) Deficit Rainfall: a)Rainfall Volume b) Rainfall Distribution
ii) Excess Rain fall
iii) High RH along with High Temperature
iv) Low Minimum Temperature ------ for **Sweet Lime** in **Nalgonda Dist.**

6. **RISK PERIOD** : Risk period commences from **16th July, 2010** for **Oilpalm** crop in **West Godavari Dist.** and **26th July, 2010** for **Sweet Lime** crop in **Nalgonda Dist.** and the tables containing the coverage periods at phases are given here:

Table-1: Coverage details for **Oilpalm** crop:

S.No	Name of the cover	Phase	Period: From ---- to ----
1	Rainfall Volume (mm) (if deficit)	Phase -1	16th July, 2010 to 15th August, 2010
		Phase -2	16th August, 2010 to 15th September, 2010
		Phase -3	16th September, 2010 to 15th October, 2010
2	Rainfall Distribution (if deficit)		15th July,2010 to 30th September, 2010
3	Excess Rainfall	Phase - 1	16th July,2010 to 31st July, 2010
		Phase - 1	1st August,2010 to 31st August, 2010
		Phase - 1	1st September,2010 to 30th September, 2010
4	Deficiency in Daily Water Vapour Pressure		1st February, 2011 to 31st May, 2011

Table-2: Coverage details for **Sweet Orange** crop:

S.No	Name of the cover	Phase	Period: From ---- to ----
1	Rainfall Volume(mm)(Deficit)		20th July, 2010 to 31st August, 2010
2	Rainfall Distribution(mm)(Deficit)		26th July, 2010 to 15th September, 2010
3	Excess Rainfall(mm)	Phase -1	1st October, 2010 to 31st December, 2010
		Phase -2	1st January, 2010 to 31st March, 2010
4	High RH along with High Temperature	Phase - 1	16th August, 2010 to 30th September, 2010
		Phase - 2	1st September, 2010 to 31st October, 2010
5	Low Minimum Temperature	Phase - 1	1st December,, 2010 to 31st December, 2010
		Phase - 2	1st January, 2011 to 31st January, 2011

7. RISK ACCEPTANCE PERIOD:

From the date of notification till **15th July, 2010** in respect of **Oilpalm** in West Godavari Dist. and **25th July, 2010** in respect of **Sweet Lime** in Nalgonda Dist.

8. **SEASONALITY DISCIPLINE:** Seasonality Discipline and the broad cut-off dates are indicated below:

Table-3: for Oilpalm in West Godavari Dist.

S. No	ACTIVITY	For Loanee Farmers	For Non-loanee Farmers
1	Cutoff date for risk coverage for	(Having availed the Loan/Sanctioned Credit Limit) On or before 30th July, 2010	Submission of Proposals on or before 30th July, 2010
2	Submission of Decl. by Nodal Banks to AIC of India Ltd.,	On or before 30th August, 2010	On or before 16th August, 2010
3	Insurance Intermediaries/Micro Insurance Agents to AIC of India Ltd.,		On or before 16th August, 2010

Table-4: for Sweet Lime in Nalgonda Dist.

SL No.	ACTIVITY	For Loanee Farmers	For Non-loanee Farmers
1	Cutoff date for risk coverage	(Having availed the Loan/Sanctioned Credit Limit) On or before 30th July, 2010	Submission of Proposals on or before 30th July, 2010
2	Submission of Decl. by Nodal Banks to AIC of India Ltd.,	On or before 30th August, 2010	On or before 16th August, 2010
3	Insurance Intermediaries/Micro Insurance Agents to AIC of India Ltd.,		On or before 16th August, 2010

9. COVERAGE PROCEDURE:

(a) Insurance coverage of Loanee Applicant Cultivators shall be through the existing network of Financial Institutions (FI) at the grass-root level using Nodal Bank systems as in National Agricultural Insurance Scheme (NAIS).

(b) Insurance coverage of Non-loanee cultivators shall be through the existing network of (FIs) at the grass-root level; Dept. of Agriculture/Horticulture, the Insurance Intermediaries, Micro Insurance Agents and Authorised Representative of AIC.

(c) Nodal Bank Branches shall be paid by AIC a service charge of 5% on the actual premium amount remitted by them, being in the nature of sharing the incidental management expenses incurred by them for servicing the Scheme.

(d) Operational Modalities to the Financial Institutions are annexed here (annexure – V)

10. SUM INSURED:

Oilpalm in West Godavari Dist.: Rs.50,000/- per hectare

and

Sweet Lime in Nalgonda Dist.: Rs.40,000/- per hectare

Loanee Applicant Cultivator's: 'Area under cultivation' for the Notified Crop as already declared by him in the Loan Application form for the purpose of fixing his "Maximum Borrowing Limit (MBL)" by the Lending FI, multiplied by the stipulated Sum Insured (applicable to the notifiec crop) per hectre.

Non-Loanee Cultivators: The Cultivators shall declare the 'area under cultivation' for each Notified Crop in the Insurance Proposal Form. Non-loanee farmers will have flexibility to insure smaller amounts within maximum limit, but not less than 50% of maximum limit of Sum Insured.

11. PREMIUM RATE, SUBSIDY AND REMITTENCE OF PREMIUM:

A ready recknor of Premium sharing, subsidy portion and farmer's Contribution is presented in the table .The farmer's contribution is exactly 50% of the premium i.e., 4.9%of Sum insured .The balance premium shall be shared by Central Govt. and Government of Andhra Pradesh on 50:50 basis and released as upfront subsidy and for AIC the risk incepts only upon receiving the full premium.

The premium shall be remitted through Demand Draft favoring "**AIC of India, A/c no.008010200023922** payable at **Hyderabad**". Separate Demand Drafts need to be obtained for coverage of Loanee and Non-loanee farmers.

TABLE SHOWING THE PREMIUM SHARING PER ACRE								
Name of the Crop	**S.I per Acre Rs./-**	**Acturial Premium Rate**	**Premium Rs./-**	**Service Tax Rs./-**	**Total Premium Rs./-**	**Subsidy from State Govt. Rs./-**	**Subsidy from Govt. of India Rs./-**	**Farmers Contribution Rs./-**
Oilpalm in West Godavari Dist.	20,000	9.90%	1,980	204	2,184	546	546	**1,092**
Sweet Lime in Nalgonda Dist.	16,000	9.90%	1,584	163	1747	437	437	**874**

When the acreage expressed in hectares the conversion shall be adopted

12. COMPENSATION PAY-OUT: Payout computation would be based on the notified weather parameters and the details of triggers are specified in the term sheet as shown in item 18. Maximum payout will be limited to Sum Insured.

TRIGGER WEATHER: Trigger Weather is pre-defined and being notified as per annexure with reference to the weather parameters and Reference Unit Area as detailed above and has been fixed so, keeping in mind the broad weather parameter requirement of Oilpalm crop in different mandals of West Godavari District and of Sweet Orange crop in different mandals of Nalgonda District. The relevant term sheets applicable for the selected mandals of the said districts are annexed herewith(Annexure - I.1 to I.20 & II.1 to II.9)

13. **SUBMISSION & STORING OF WEATHER DATA**: Weather data will be provided by Automatic Weather Stations set up by Andhra Pradesh State Disaster Mitigation Society of planning dept. of Govt. of Andhra Pradesh to AIC on day to day basis for the season.

REFERENCE WEATHER STATION: This refers to the Automatic Weather Station operating for the particular Reference Unit Area i.e., mandal (as detailed in the annexure III.1 & III.2) operating for the relevant Reference Unit Area for generating the Weather Data during the current season based on which payouts are processed.

BACK-UP WEATHER STATION: It is a substitute Weather Station to be used only in case the weather data from the specified Reference Weather Station for the current

season is unavailable for any reason. Names of both Reference and Back-up Weather Stations are detailed in annexure.

14. **FRANCHISE:**

5.00% of the sum insured shall be applicable i.e., total claims of less than **Rs.2,500/-** in case of **Oilpalm** crop in West Godavari and **Rs.2,000/-** in case of **Sweet Orange** crop in Nalgonda districts shall not be paid.

15. **PAY-OUT DISBURSEMENT**:

(a) Pay-outs would normally be made by AIC to the Nodal Banks in respect of loanee and to insured non-loanee farmers who are enrolled directly or through other channels.

(b) So far as the Insured is concerned, the Pay-out procedure shall be automatic; that is to say, Payouts would be automatically computed by AIC on the basis of Actual Weather Data received and the Pay-out would be automatically credited to the Insured's Bank Account.

16. **ADMINISTRATION OF THE SCHEME**:

The Scheme shall be administered by AIC whose responsibilities are subject to the discharge of the roles and responsibilities of the other Agencies/Financial Institutions/Govt. Departments/Committees as laid down in the Scheme Document and its Operational Modalities.

17. **PUBLICITY & AWARENESS**:

Dept. of Agriculture/Horticulture would take up wide publicity and awareness camps in coordination with AIC to popularise the scheme and mobilize coverage of maximum number of loanee and non-loanee farmers.

18. **TERM SHEET**:

The term sheets (Annexure I.1 to I.20 & II.1 to II.9) contain the details of triggers for high temperature, deficiency in rainfall, uneven distribution of rainfall, excess rainfall wherever applicable.

19. **LIMITATIONS & DISCLAIMERS**:

(a) The Scheme is NOT a Yield Guarantee Scheme, and is based on "Area Approach" as opposed to "Individual Approach" – whereby assessment of compensation would be made on Reference Unit Area Basis and not on the basis of every individual insured who might have suffered a loss:

(b) The Scheme shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation or on non-disclosure in any material fact in the proposal form/ personal statement/ declaration and connected documents, or any material information having been concealed, or a claim being fraudulent or any fraudulent means or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this Scheme.

Agriculture Insurance Company of India Ltd.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

Annexure - I.1

State: District | District: West Godawari | Mandal: BHIMADOLE

Crop:	Oilpalm	Reference Weather Station:		Unit:	Hectare

1. Deficiency in Daily Water Vapour Pressure (Multiple payout)

PERIOD	1-Feb to 31-05-2011				
	Payout as % Of Max Payout-1				
RH< / Temp>	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%

MAX PAYOUT-1 (Rs.)	12000

2 DEFICIT RAINFALL

2A. RAINFALL VOLUME

	PHASE - I	PHASE - II	PHASE - III
PERIOD	16-Jul to 15-Aug	16-Aug to 15-Sep	16-Sep to 15-Oct
TRIGGER I (<)	150 mm	150 mm	150 mm
TRIGGER II (<)	75 mm	75 mm	75 mm
EXIT	0	0	0
RATE I (Rs./ mm)	20.00	15.00	15.00
RATE II (Rs./ mm)	46.67	45.00	45.00
Max. Payout (Rs.)	5000	4500	4500

MAX PAYOUT- 2A (Rs.)	14000

2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)

PERIOD	15-Jul	to	30-Sep
TRIGGER DAYS (>=)	20	25	30
PAYOUT (Rs.)	5000	8000	13000

MAX PAYOUT -2B(Rs.)	13000

Note: Rainfall of less th: 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)

	PHASE - I	PHASE - II	PHASE - III
PERIOD	16-Jul to 31-Jul	1-Aug to 31-Aug	1-Sep to 30-Sep
Consecutive Two day's RF TRIGGER (>)	100 mm	150 mm	70 mm
EXIT (mm)	160 mm	250 mm	140 mm
Payout (Rs. / mm)	50.00	40.00	57.14
Max. Payout	3000	4000	4000

MAX PAYOUT-3 (Rs.)	11000

TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Note: Franchise of 5.00% of the sum insured shall be aplicable, i.e., total claims of less than Rs. 2,500 shall not be paid.

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WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)
TERM SHEET

Annexure - I.2

State: District | District: West Godawari | Mandal: BUTTAYAGUDEM

Crop:	Oilpalm	Reference Weather Station:		Unit:	Hectare

1. **Deficiency in Daily Water Vapour Pressure (Multiple Payout)**

PERIOD	1-Feb to 31-05-2011				
	Payout as % Of Max Payout-1				
RH< / Temp>	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%

MAX PAYOUT-1 (Rs.)	12000

2 **DEFICIT RAINFALL**

2A. RAINFALL VOLUME

	PHASE - I	PHASE - II	PHASE - III
PERIOD	16-Jul to 15-Aug	16-Aug to 15-Sep	16-Sep to 15-Oct
TRIGGER I (<)	150 mm	150 mm	150 mm
TRIGGER II (<)	75 mm	75 mm	75 mm
EXIT	0	0	0
RATE I (Rs./ mm)	20.00	15.00	15.00
RATE II (Rs./ mm)	46.67	45.00	45.00
Max. Payout (Rs.)	5000	4500	4500

MAX PAYOUT- 2A (Rs.)	14000

2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)

PERIOD	15-Jul	to	30-Sep
TRIGGER DAYS (>=)	15	20	25
PAYOUT (Rs.)	5000	8000	13000

MAX PAYOUT -2B(Rs.)	13000

Note: Rainfall of less th: 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)

	PHASE - I	PHASE - II	PHASE - III
PERIOD	16-Jul to 31-Jul	1-Aug to 31-Aug	1-Sep to 30-Sep
Consecutive Two day's RF TRIGGER (>)	100 mm	150 mm	60 mm
EXIT (mm)	160 mm	250 mm	120 mm
Payout (Rs. / mm)	50.00	40.00	66.67
Max. Payout	3000	4000	4000

MAX PAYOUT-3 (Rs.)	11000

TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Note: Franchise of 5.00% of the sum insured shall be aplicable, i.e., total claims of less than Rs. 2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)
TERM SHEET

Annexure - I.3

State: District | District: West Godawari | Mandal: CHAGALLU

Crop: Oilpalm | Reference Weather Station: | Unit: Hectare

1. **Deficiency in Daily Water Vapour Pressure (Multiple Payout)**

PERIOD	1-Feb to 31-05-2011				
	Payout as % Of Max Payout-1				
RH< / Temp>	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%

MAX PAYOUT-1 (Rs.) 12000

2 **DEFICIT RAINFALL**

2A. RAINFALL VOLUME

	PHASE - I	PHASE - II	PHASE - III
PERIOD	16-Jul to 15-Aug	16-Aug to 15-Sep	16-Sep to 15-Oct
TRIGGER I (<)	150 mm	150 mm	150 mm
TRIGGER II (<)	75 mm	75 mm	75 mm
EXIT	0	0	0
RATE I (Rs./ mm)	20.00	15.00	15.00
RATE II (Rs./ mm)	46.67	45.00	45.00
Max. Payout (Rs.)	5000	4500	4500

MAX PAYOUT- 2A (Rs.) 14000

2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)

PERIOD	15-Jul	to	30-Sep
TRIGGER DAYS (>=)	20	25	30
PAYOUT (Rs.)	5000	8000	13000

MAX PAYOUT -2B(Rs.) 13000

Note: Rainfall of less th 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)

	PHASE - I	PHASE - II	PHASE - III
PERIOD	16-Jul to 31-Jul	1-Aug to 31-Aug	1-Sep to 30-Sep
Consecutive Two day's RF TRIGGER (>)	100 mm	150 mm	70 mm
EXIT (mm)	160 mm	250 mm	140 mm
Payout (Rs. / mm)	50.00	40.00	57.14
Max. Payout	3000	4000	4000

MAX PAYOUT-3 (Rs.) 11000

TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Note: Franchise of 5.00% of the sum insured shall be aplicable, i.e., total claims of less than Rs. 2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)
TERM SHEET

Annexure - I.4

State: District | District: West Godawari | Mandal: CHINTALAPUDI

Crop:	Oilpalm	Reference Weather Station:		Unit:	Hectare

1. **Deficiency in Daily Water Vapour Pressure (Multiple Payout)**

PERIOD	1-Feb to 31-05-2011				
	Payout as % Of Max Payout-1				
RH< / Temp>	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%

MAX PAYOUT-1 (Rs.)	12000

2 **DEFICIT RAINFALL**

2A. RAINFALL VOLUME

	PHASE - I	PHASE - II	PHASE - III
PERIOD	16-Jul to 15-Aug	16-Aug to 15-Sep	16-Sep to 15-Oct
TRIGGER I (<)	150 mm	150 mm	150 mm
TRIGGER II (<)	75 mm	75 mm	75 mm
EXIT	0	0	0
RATE I (Rs./ mm)	20.00	15.00	15.00
RATE II (Rs./ mm)	46.67	45.00	45.00
Max. Payout (Rs.)	5000	4500	4500

MAX PAYOUT- 2A (Rs.)	14000

2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)

PERIOD	15-Jul	to	30-Sep
TRIGGER DAYS (>=)	20	25	30
PAYOUT (Rs.)	5000	8000	13000

MAX PAYOUT -2B(Rs.)	13000

Note: Rainfall of less th 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)

	PHASE - I	PHASE - II	PHASE - III
PERIOD	16-Jul to 31-Jul	1-Aug to 31-Aug	1-Sep to 30-Sep
Consecutive Two day's RF TRIGGER (>)	100 mm	150 mm	60 mm
EXIT (mm)	160 mm	250 mm	140 mm
Payout (Rs. / mm)	50.00	40.00	50.00
Max. Payout	3000	4000	4000

MAX PAYOUT-3 (Rs.)	11000

TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with Indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs. 2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)
TERM SHEET

Annexure - I.5

State: District — District: West Godawari — Mandal: DENDULURU

Crop:	Oilpalm	Reference Weather Station:		Unit:	Hectare

1. **Deficiency in Daily Water Vapour Pressure (Multiple Payout)**

PERIOD	1-Feb to 31-05-2011				
	Payout as % Of Max Payout-1				
RH< / Temp>	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%

MAX PAYOUT-1 (Rs.)	12000

2 **DEFICIT RAINFALL**

2A. RAINFALL VOLUME

	PHASE - I	PHASE - II	PHASE - III
PERIOD	16-Jul to 15-Aug	16-Aug to 15-Sep	16-Sep to 15-Oct
TRIGGER I (<)	150 mm	150 mm	150 mm
TRIGGER II (<)	75 mm	75 mm	75 mm
EXIT	0	0	0
RATE I (Rs./ mm)	20.00	15.00	15.00
RATE II (Rs./ mm)	46.67	45.00	45.00
Max. Payout (Rs.)	5000	4500	4500

MAX PAYOUT- 2A (Rs.)	14000

2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)

PERIOD	15-Jul	to	30-Sep
TRIGGER DAYS (>=)	20	25	30
PAYOUT (Rs.)	5000	8000	13000

MAX PAYOUT -2B(Rs.)	13000

Note: Rainfall of less th: 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)

	PHASE - I	PHASE - II	PHASE - III
PERIOD	16-Jul to 31-Jul	1-Aug to 31-Aug	1-Sep to 30-Sep
Consecutive Two day's RF TRIGGER (>)	100 mm	150 mm	60 mm
EXIT (mm)	160 mm	250 mm	140 mm
Payout (Rs. / mm)	50.00	40.00	50.00
Max. Payout	3000	4000	4000

MAX PAYOUT-3 (Rs.)	1·000

TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs. 2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)
TERM SHEET

Annexure - I.6

State: District | District: West Godawari | Mandal: DEVARAPALLI

Crop:	Oilpalm	Reference Weather Station:		Unit:	Hectare

1. **Deficiency in Daily Water Vapour Pressure (Multiple Payout)**

PERIOD	1-Feb to 31-05-2011				
	Payout as % Of Max Payout-1				
RH< / Temp>	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%

MAX PAYOUT-1 (Rs.)	12000

2 **DEFICIT RAINFALL**

2A. RAINFALL VOLUME

	PHASE - I	PHASE - II	PHASE - III
PERIOD	16-Jul to 15-Aug	16-Aug to 15-Sep	16-Sep to 15-Oct
TRIGGER I (<)	150 mm	150 mm	150 mm
TRIGGER II (<)	75 mm	75 mm	75 mm
EXIT	0	0	0
RATE I (Rs./ mm)	20.00	15.00	15.00
RATE II (Rs./ mm)	46.67	45.00	45.00
Max. Payout (Rs.)	5000	4500	4500

MAX PAYOUT- 2A (Rs.)	14000

2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)

PERIOD	15-Jul	to	30-Sep
TRIGGER DAYS (>=)	18	25	30
PAYOUT (Rs.)	5000	8000	13000

MAX PAYOUT -2B(Rs.)	13000

Note: Rainfall of less th: 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)

	PHASE - I	PHASE - II	PHASE - III
PERIOD	16-Jul to 31-Jul	1-Aug to 31-Aug	1-Sep to 30-Sep
Consecutive Two day's RF TRIGGER (>)	100 mm	150 mm	70 mm
EXIT (mm)	160 mm	250 mm	140 mm
Payout (Rs. / mm)	50.00	40.00	57.14
Max. Payout	3000	4000	4000

MAX PAYOUT-3 (Rs.)	11000

TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Note: Franchise of 5.00% of the sum insured shall be aplicable, i.e., total claims of less than Rs. 2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)
TERM SHEET

Annexure - I.7

State: District | District: West Godawari | Mandal: DWARAKATIRUMALA

Crop:	Oilpalm	Reference Weather Station:		Unit:	Hectare

1. **Deficiency in Daily Water Vapour Pressure (Multiple Payout)**

PERIOD	1-Feb to 31-05-2011				
	Payout as % Of Max Payout-1				
RH< / Temp>	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%

MAX PAYOUT-1 (Rs.)	12000

2 **DEFICIT RAINFALL**

2A. RAINFALL VOLUME

	PHASE - I	PHASE - II	PHASE - III
PERIOD	16-Jul to 15-Aug	16-Aug to 15-Sep	16-Sep to 15-Oct
TRIGGER I (<)	150 mm	150 mm	150 mm
TRIGGER II (<)	75 mm	75 mm	75 mm
EXIT	0	0	0
RATE I (Rs./ mm)	20.00	15.00	15.00
RATE II (Rs./ mm)	46.67	45.00	45.00
Max. Payout (Rs.)	5000	4500	4500

MAX PAYOUT- 2A (Rs.)	14000

2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)

PERIOD	15-Jul	to	30-Sep
TRIGGER DAYS (>=)	18	25	30
PAYOUT (Rs.)	5000	8000	13000

MAX PAYOUT -2B(Rs.)	13000

Note: Rainfall of less thı 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)

	PHASE - I	PHASE - II	PHASE - III
PERIOD	16-Jul to 31-Jul	1-Aug to 31-Aug	1-Sep to 30-Sep
Consecutive Two day's RF TRIGGER (>)	100 mm	150 mm	70 mm
EXIT (mm)	160 mm	250 mm	140 mm
Payout (Rs. / mm)	50.00	40.00	57.14
Max. Payout	3000	4000	4000

MAX PAYOUT-3 (Rs.)	11000

TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Note: Franchise of 5.00% of the sum insured shall be aplicable, i.e., total claims of less than Rs. 2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)
TERM SHEET

Annexure - I.8

State: **District** District: **West Godawari** Mandal: **JANGAREDDIGUDEM**

Crop:	Oilpalm	Reference Weather Station:		Unit:	Hectare

1. **Deficiency in Daily Water Vapour Pressure (Multiple Payout)**

PERIOD	1-Feb to			31-05-2011	
	Payout as % Of Max Payout-1				
RH< / Temp>	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%

MAX PAYOUT-1 (Rs.)	12000

2 **DEFICIT RAINFALL**

2A. RAINFALL VOLUME

	PHASE - I	PHASE - II	PHASE - III
PERIOD	16-Jul to 15-Aug	16-Aug to 15-Sep	16-Sep to 15-Oct
TRIGGER I (<)	150 mm	150 mm	150 mm
TRIGGER II (<)	75 mm	75 mm	75 mm
EXIT	0	0	0
RATE I (Rs./ mm)	20.00	15.00	15.00
RATE II (Rs./ mm)	46.67	45.00	45.00
Max. Payout (Rs.)	5000	4500	4500

MAX PAYOUT- 2A (Rs.)	14000

2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)

PERIOD	15-Jul	to	30-Sep
TRIGGER DAYS (>=)	18	25	30
PAYOUT (Rs.)	5000	8000	13000

MAX PAYOUT -2B(Rs.)	13000

Note: Rainfall of less th: 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)

	PHASE - I	PHASE - II	PHASE - III
PERIOD	16-Jul to 31-Jul	1-Aug to 31-Aug	1-Sep to 30-Sep
Consecutive Two day's RF TRIGGER (>)	100 mm	150 mm	70 mm
EXIT (mm)	160 mm	250 mm	140 mm
Payout (Rs. / mm)	50.00	40.00	57.14
Max. Payout	3000	4000	4000

MAX PAYOUT-3 (Rs.)	11000

TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (Indexed RF less than trigger).

Note: Franchise of 5.00% of the sum insured shall be aplicable, i.e., total claims of less than Rs. 2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)
TERM SHEET

Annexure - I.9

State: District | District: West Godawari | Mandal: JEELUGUMILI

Crop:	Oilpalm	Reference Weather Station:		Unit:	Hectare

1. **Deficiency in Daily Water Vapour Pressure (Multiple Payout)**

PERIOD	1-Feb to 31-05-2011				
	Payout as % Of Max Payout-1				
RH< / Temp>	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%

MAX PAYOUT-1 (Rs.)	12000

2 **DEFICIT RAINFALL**

2A. RAINFALL VOLUME

	PHASE - I	PHASE - II	PHASE - III
PERIOD	16-Jul to 15-Aug	16-Aug to 15-Sep	16-Sep to 15-Oct
TRIGGER I (<)	150 mm	150 mm	150 mm
TRIGGER II (<)	75 mm	75 mm	75 mm
EXIT	0	0	0
RATE I (Rs./ mm)	20.00	15.00	15.00
RATE II (Rs./ mm)	46.67	45.00	45.00
Max. Payout (Rs.)	5000	4500	4500

MAX PAYOUT- 2A (Rs.)	14000

2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)

PERIOD	15-Jul	to	30-Sep
TRIGGER DAYS (>=)	15	25	30
PAYOUT (Rs.)	5000	8000	13000

MAX PAYOUT -2B(Rs.)	13000

Note: Rainfall of less th: 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)

	PHASE - I	PHASE - II	PHASE - III
PERIOD	16-Jul to 31-Jul	1-Aug to 31-Aug	1-Sep to 30-Sep
Consecutive Two day's RF TRIGGER (>)	100 mm	150 mm	70 mm
EXIT (mm)	160 mm	250 mm	140 mm
Payout (Rs. / mm)	50.00	40.00	57.14
Max. Payout	3000	4000	4000

MAX PAYOUT-3 (Rs.)	11000

TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with Indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (Indexed RF less than trigger).

Note: Franchise of 5.00% of the sum insured shall be aplicable, i.e., total claims of less than Rs. 2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)
TERM SHEET

Annexure - I.10

State: District | District: West Godawari | Mandal: KOYYALAGUDEM

Crop:	Oilpalm	Reference Weather Station:			Unit:	Hectare

1. **Deficiency in Daily Water Vapour Pressure (Multiple Payout)**

PERIOD	1-Feb to 31-05-2011				
	Payout as % Of Max Payout-1				
RH< / Temp>	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%

MAX PAYOUT-1 (Rs.)	12000

2 **DEFICIT RAINFALL**

2A. RAINFALL VOLUME

	PHASE - I	PHASE - II	PHASE - III
PERIOD	16-Jul to 15-Aug	16-Aug to 15-Sep	16-Sep to 15-Oct
TRIGGER I (<)	150 mm	150 mm	150 mm
TRIGGER II (<)	75 mm	75 mm	75 mm
EXIT	0	0	0
RATE I (Rs./ mm)	20.00	15.00	15.00
RATE II (Rs./ mm)	46.67	45.00	45.00
Max. Payout (Rs.)	5000	4500	4500

MAX PAYOUT- 2A (Rs.)	14000

2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)

PERIOD	15-Jul	to	30-Sep
TRIGGER DAYS (>=)	20	25	30
PAYOUT (Rs.)	5000	8000	13000

MAX PAYOUT -2B(Rs.)	13000

Note: Rainfall of less th: 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)

	PHASE - I	PHASE - II	PHASE - III
PERIOD	16-Jul to 31-Jul	1-Aug to 31-Aug	1-Sep to 30-Sep
Consecutive Two day's RF TRIGGER (>)	100 mm	150 mm	70 mm
EXIT (mm)	160 mm	250 mm	140 mm
Payout (Rs. / mm)	50.00	40.00	57.14
Max. Payout	3000	4000	4000

MAX PAYOUT-3 (Rs.)	11000

TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (Indexed RF less than trigger).

Note: Franchise of 5.00% of the sum insured shall be aplicable, i.e., total claims of less than Rs. 2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)
TERM SHEET

Annexure - I.11

State: District | District: West Godawari | Mandal: LINGAPALEM

Crop:	Oilpalm	Reference Weather Station:		Unit:	Hectare

1. **Deficiency in Daily Water Vapour Pressure (Multiple Payout)**

PERIOD	1-Feb to 31-05-2011				
	Payout as % Of Max Payout-1				
RH< / Temp>	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%

MAX PAYOUT-1 (Rs.)	12000

2 **DEFICIT RAINFALL**

2A. RAINFALL VOLUME

	PHASE - I	PHASE - II	PHASE - III
PERIOD	16-Jul to 15-Aug	16-Aug to 15-Sep	16-Sep to 15-Oct
TRIGGER I (<)	150 mm	120 mm	120 mm
TRIGGER II (<)	75 mm	60 mm	60 mm
EXIT	0	0	0
RATE I (Rs./ mm)	20.00	15.00	15.00
RATE II (Rs./ mm)	46.67	60.00	60.00
Max. Payout (Rs.)	5000	4500	4500

MAX PAYOUT- 2A (Rs.)	14000

2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)

PERIOD	15-Jul	to	30-Sep
TRIGGER DAYS (>=)	20	25	30
PAYOUT (Rs.)	5000	8000	13000

MAX PAYOUT -2B(Rs.)	13000

Note: Rainfall of less th 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)

	PHASE - I	PHASE - II	PHASE - III
PERIOD	16-Jul to 31-Jul	1-Aug to 31-Aug	1-Sep to 30-Sep
Consecutive Two day's RF TRIGGER (>)	100 mm	150 mm	80 mm
EXIT (mm)	160 mm	250 mm	140 mm
Payout (Rs. / mm)	50.00	40.00	66.67
Max. Payout	3000	4000	4000

MAX PAYOUT-3 (Rs.)	11000

TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Note: Franchise of 5.00% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)
TERM SHEET

Annexure - I.12

State: District | District: West Godawari | Mandal: NALLAJERLA

Crop:	Oilpalm	Reference Weather Station:		Unit:	Hectare

1. **Deficiency in Daily Water Vapour Pressure (Multiple Payout)**

PERIOD	1-Feb to 31-05-2011				
	Payout as % Of Max Payout-1				
RH< / Temp>	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%

MAX PAYOUT-1 (Rs.)	12000

2 **DEFICIT RAINFALL**

2A. RAINFALL VOLUME

	PHASE - I			PHASE - II			PHASE - III		
PERIOD	16-Jul	to	15-Aug	16-Aug	to	15-Sep	16-Sep	to	15-Oct
TRIGGER I (<)	150	mm		120	mm		120	mm	
TRIGGER II (<)	75	mm		60	mm		60	mm	
EXIT	0			0			0		
RATE I (Rs./ mm)	20.00			20.00			20.00		
RATE II (Rs./ mm)	46.67			55.00			55.00		
Max. Payout (Rs.)	5000			4500			4500		

MAX PAYOUT- 2A (Rs.)	14000

2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)

PERIOD	15-Jul	to	30-Sep
TRIGGER DAYS (>=)	20	25	30
PAYOUT (Rs.)	5000	8000	13000

MAX PAYOUT -2B(Rs.)	13000

Note: Rainfall of less th 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)

	PHASE - I			PHASE - II			PHASE - III		
PERIOD	16-Jul	to	31-Jul	1-Aug	to	31-Aug	1-Sep	to	30-Sep
Consecutive Two day's RF TRIGGER (>)	100	mm		150	mm		80	mm	
EXIT (mm)	160	mm		250	mm		140	mm	
Payout (Rs. / mm)	50.00			40.00			66.67		
Max. Payout	3000			4000			4000		

MAX PAYOUT-3 (Rs.)	11000

TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Note: Franchise of 5.00% of the sum insured shall be aplicable, i.e., total claims of less than Rs. 2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

Annexure - I.13

State: District | District: West Godawari | Mandal: NIDADAVOLE

Crop:	Oilpalm	Reference Weather Station:		Unit:	Hectare

1. **Deficiency In Daily Water Vapour Pressure (Multiple Payout)**

PERIOD	1-Feb to 31-05-2011				
	Payout as % Of Max Payout-1				
RH< / Temp>	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%

MAX PAYOUT-1 (Rs.)	12000

2 **DEFICIT RAINFALL**

2A. RAINFALL VOLUME

	PHASE - I	PHASE - II	PHASE - III
PERIOD	16-Jul to 15-Aug	16-Aug to 15-Sep	16-Sep to 15-Oct
TRIGGER I (<)	150 mm	150 mm	150 mm
TRIGGER II (<)	75 mm	75 mm	75 mm
EXIT	0	0	0
RATE I (Rs./ mm)	20.00	15.00	15.00
RATE II (Rs./ mm)	46.67	45.00	45.00
Max. Payout (Rs.)	5000	4500	4500

MAX PAYOUT- 2A (Rs.)	14000

2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)

PERIOD	15-Jul	to	30-Sep
TRIGGER DAYS (>=)	15	20	25
PAYOUT (Rs.)	5000	8000	13000

MAX PAYOUT -2B(Rs.)	13000

Note: Rainfall of less th 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)

	PHASE - I	PHASE - II	PHASE - III
PERIOD	16-Jul to 31-Jul	1-Aug to 31-Aug	1-Sep to 30-Sep
Consecutive Two day's RF TRIGGER (>)	100 mm	150 mm	70 mm
EXIT (mm)	160 mm	250 mm	140 mm
Payout (Rs. / mm)	50.00	40.00	57.14
Max. Payout	3000	4000	4000

MAX PAYOUT-3 (Rs.)	11000

TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Note: Franchise of 5.00% of the sum insured shall be aplicable, i.e., total claims of less than Rs. 2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

Annexure - I.14

State: District | District: West Godawari | Mandal: PEDAPADU

Crop:	Oilpalm	Reference Weather Station:		Unit:	Hectare

1. **Deficiency in Daily Water Vapour Pressure (Multiple Payout)**

PERIOD	1-Feb to 31-05-2011				
	Payout as % Of Max Payout-1				
RH< / Temp>	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%

MAX PAYOUT-1 (Rs.) 12000

2 **DEFICIT RAINFALL**

2A. RAINFALL VOLUME

	PHASE - I	PHASE - II	PHASE - III
PERIOD	16-Jul to 15-Aug	16-Aug to 15-Sep	16-Sep to 15-Oct
TRIGGER I (<)	150 mm	150 mm	150 mm
TRIGGER II (<)	75 mm	75 mm	75 mm
EXIT	0	0	0
RATE I (Rs./ mm)	20.00	15.00	15.00
RATE II (Rs./ mm)	46.67	45.00	45.00
Max. Payout (Rs.)	5000	4500	4500

MAX PAYOUT- 2A (Rs.) 14000

2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)

PERIOD	15-Jul	to	30-Sep
TRIGGER DAYS (>=)	18	25	30
PAYOUT (Rs.)	5000	8000	13000

MAX PAYOUT -2B(Rs.) 13000

Note: Rainfall of less th: 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)

	PHASE - I	PHASE - II	PHASE - III
PERIOD	16-Jul to 31-Jul	1-Aug to 31-Aug	1-Sep to 30-Sep
Consecutive Two day's RF TRIGGER (>)	100 mm	150 mm	70 mm
EXIT (mm)	160 mm	250 mm	140 mm
Payout (Rs. / mm)	50.00	40.00	57.14
Max. Payout	3000	4000	4000

MAX PAYOUT-3 (Rs.) 11000

TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (Indexed RF less than trigger).

Note: Franchise of 5.00% of the sum insured shall be aplicable, i.e., total claims of less than Rs. 2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)
TERM SHEET

Annexure - I.15

State: District | District: West Godawari | Mandal: PEDAVEGI

Crop:	Oilpalm	Reference Weather Station:		Unit:	Hectare

1. **Deficiency in Daily Water Vapour Pressure (Multiple Payout)**

PERIOD	1-Feb to 31-05-2011				
	Payout as % Of Max Payout-1				
RH< / Temp>	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%

MAX PAYOUT-1 (Rs.)	12000

2 **DEFICIT RAINFALL**

2A. RAINFALL VOLUME

	PHASE - I	PHASE - II	PHASE - III
PERIOD	16-Jul to 15-Aug	16-Aug to 15-Sep	16-Sep to 15-Oct
TRIGGER I (<)	150 mm	120 mm	120 mm
TRIGGER II (<)	75 mm	60 mm	60 mm
EXIT	0	0	0
RATE I (Rs./ mm)	20.00	15.00	15.00
RATE II (Rs./ mm)	46.67	60.00	60.00
Max. Payout (Rs.)	5000	4500	4500

MAX PAYOUT- 2A (Rs.)	14000

2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)

PERIOD	15-Jul	to	30-Sep
TRIGGER DAYS (>=)	25	30	35
PAYOUT (Rs.)	5000	8000	13000

MAX PAYOUT -2B(Rs.)	13000

Note: Rainfall of less th: 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)

	PHASE - I	PHASE - II	PHASE - III
PERIOD	16-Jul to 31-Jul	1-Aug to 31-Aug	1-Sep to 30-Sep
Consecutive Two day's RF TRIGGER (>)	100 mm	150 mm	70 mm
EXIT (mm)	160 mm	250 mm	140 mm
Payout (Rs. / mm)	50.00	40.00	57.14
Max. Payout	3000	4000	4000

MAX PAYOUT-3 (Rs.)	11000

TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Note: Franchise of 5.00% of the sum insured shall be aplicable, i.e., total claims of less than Rs. 2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)
TERM SHEET

Annexure - I.16

State: District | District: West Godawari | Mandal: T.NARASAPURAM

Crop:	Oilpalm	Reference Weather Station:		Unit:	Hectare

1. **Deficiency in Daily Water Vapour Pressure (Multiple Payout)**

PERIOD	1-Feb to 31-05-2011				
	Payout as % Of Max Payout-1				
RH< / Temp>	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%

MAX PAYOUT-1 (Rs.)	12000

2 **DEFICIT RAINFALL**

2A. RAINFALL VOLUME

	PHASE - I	PHASE - II	PHASE - III
PERIOD	16-Jul to 15-Aug	16-Aug to 15-Sep	16-Sep to 15-Oct
TRIGGER I (<)	150 mm	120 mm	120 mm
TRIGGER II (<)	75 mm	60 mm	60 mm
EXIT	0	0	0
RATE I (Rs./ mm)	20.00	20.00	20.00
RATE II (Rs./ mm)	46.67	55.00	55.00
Max. Payout (Rs.)	5000	4500	4500

MAX PAYOUT- 2A (Rs.)	14000

2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)

PERIOD	15-Jul	to	30-Sep
TRIGGER DAYS (>=)	20	25	30
PAYOUT (Rs.)	5000	8000	13000

MAX PAYOUT -2B(Rs.)	13000

Note: Rainfall of less thi 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)

	PHASE - I	PHASE - II	PHASE - III
PERIOD	16-Jul to 31-Jul	1-Aug to 31-Aug	1-Sep to 30-Sep
Consecutive Two day's RF TRIGGER (>)	100 mm	150 mm	70 mm
EXIT (mm)	160 mm	250 mm	140 mm
Payout (Rs. / mm)	50.00	40.00	57.14
Max. Payout	3000	4000	4000

MAX PAYOUT-3 (Rs.)	11000

TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Note: Franchise of 5.00% of the sum insured shall be aplicable, i.e., total claims of less than Rs. 2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)
TERM SHEET

Annexure - I.17

State: District | District: West Godawari | Mandal: TADEPALLIGUDEM

Crop:	Oilpalm	Reference Weather Station:		Unit:	Hectare

1. **Deficiency in Daily Water Vapour Pressure (Multiple Payout)**

PERIOD	1-Feb to 31-05-2011				
	Payout as % Of Max Payout-1				
RH< / Temp>	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%

MAX PAYOUT-1 (Rs.)	12000

2 **DEFICIT RAINFALL**

2A. RAINFALL VOLUME

	PHASE - I	PHASE - II	PHASE - III
PERIOD	16-Jul to 15-Aug	16-Aug to 15-Sep	16-Sep to 15-Oct
TRIGGER I (<)	150 mm	150 mm	150 mm
TRIGGER II (<)	75 mm	75 mm	75 mm
EXIT	0	0	0
RATE I (Rs./ mm)	20.00	15.00	15.00
RATE II (Rs./ mm)	46.67	45.00	45.00
Max. Payout (Rs.)	5000	4500	4500

MAX PAYOUT- 2A (Rs.)	14000

2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)

PERIOD	15-Jul	to	30-Sep
TRIGGER DAYS (>=)	15	20	25
PAYOUT (Rs.)	5000	8000	13000

MAX PAYOUT -2B(Rs.)	13000

Note: Rainfall of less th: 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)

	PHASE - I	PHASE - II	PHASE - III
PERIOD	16-Jul to 31-Jul	1-Aug to 31-Aug	1-Sep to 30-Sep
Consecutive Two day's RF TRIGGER (>)	100 mm	150 mm	70 mm
EXIT (mm)	160 mm	250 mm	140 mm
Payout (Rs. / mm)	50.00	40.00	57.14
Max. Payout	3000	4000	4000

MAX PAYOUT-3 (Rs.)	11000

TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Note: Franchise of 5.00% of the sum insured shall be aplicable, i.e., total claims of less than Rs. 2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)
TERM SHEET

Annexure - I.18

State: District | District: West Godawari | Mandal: UNGUTURU

Crop:	Oilpalm	Reference Weather Station:		Unit:	Hectare

1. **Deficiency in Daily Water Vapour Pressure (Multiple Payout)**

PERIOD	1-Feb to 31-05-2011				
	Payout as % Of Max Payout-1				
RH< / Temp>	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%

MAX PAYOUT-1 (Rs.)	12000

2 **DEFICIT RAINFALL**

2A. RAINFALL VOLUME

	PHASE - I	PHASE - II	PHASE - III
PERIOD	16-Jul to 15-Aug	16-Aug to 15-Sep	16-Sep to 15-Oct
TRIGGER I (<)	150 mm	150 mm	150 mm
TRIGGER II (<)	75 mm	75 mm	75 mm
EXIT	0	0	0
RATE I (Rs./ mm)	20.00	20.00	20.00
RATE II (Rs./ mm)	46.67	40.00	40.00
Max. Payout (Rs.)	5000	4500	4500

MAX PAYOUT- 2A (Rs.)	14000

2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)

PERIOD	15-Jul	to	30-Sep
TRIGGER DAYS (>=)	15	20	25
PAYOUT (Rs.)	5000	8000	13000

MAX PAYOUT -2B(Rs.)	13000

Note: Rainfall of less th: 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)

	PHASE - I	PHASE - II	PHASE - III
PERIOD	16-Jul to 31-Jul	1-Aug to 31-Aug	1-Sep to 30-Sep
Consecutive Two day's RF TRIGGER (>)	100 mm	150 mm	50 mm
EXIT (mm)	160 mm	250 mm	120 mm
Payout (Rs. / mm)	50.00	40.00	57.14
Max. Payout	3000	4000	4000

MAX PAYOUT-3 (Rs.)	11000

TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Note: Franchise of 5.00% of the sum insured shall be aplicable, i.e., total claims of less than Rs. 2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)
TERM SHEET

Annexure - I.19

State: District | District: West Godawari | Mandal: Gopalapuram

Crop:	Oilpalm	Reference Weather Station:		Unit:	Hectare

1. **Deficiency in Daily Water Vapour Pressure (Multiple Payout)**

PERIOD	1-Feb	to	31-05-2011		
	Payout as % Of Max Payout-1				
RH< / Temp>	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%

MAX PAYOUT-1 (Rs.)	12000

2 **DEFICIT RAINFALL**

2A. RAINFALL VOLUME

	PHASE - I	PHASE - II	PHASE - III
PERIOD	16-Jul to 15-Aug	16-Aug to 15-Sep	16-Sep to 15-Oct
TRIGGER I (<)	150 mm	150 mm	150 mm
TRIGGER II (<)	75 mm	75 mm	75 mm
EXIT	0	0	0
RATE I (Rs./ mm)	20.00	15.00	15.00
RATE II (Rs./ mm)	46.67	45.00	45.00
Max. Payout (Rs.)	5000	4500	4500

MAX PAYOUT- 2A (Rs.)	14000

2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)

PERIOD	15-Jul	to	30-Sep
TRIGGER DAYS (>=)	20	25	30
PAYOUT (Rs.)	5000	8000	13000

MAX PAYOUT -2B(Rs.)	13000

Note: Rainfall of less th 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)

	PHASE - I	PHASE - II	PHASE - III
PERIOD	16-Jul to 31-Jul	1-Aug to 31-Aug	1-Sep to 30-Sep
Consecutive Two day's RF TRIGGER (>)	100 mm	150 mm	70 mm
EXIT (mm)	160 mm	250 mm	140 mm
Payout (Rs. / mm)	50.00	40.00	57.14
Max. Payout	3000	4000	4000

MAX PAYOUT-3 (Rs.)	11000

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs. 2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)
TERM SHEET

Annexure - I.20

State: District | District: West Godawari | Mandal: Kamavarapukota

Crop:	Oilpalm	Reference Weather Station:		Unit:	Hectare

1. **Deficiency in Daily Water Vapour Pressure (Multiple Payout)**

PERIOD	1-Feb to 31-05-2011				
	Payout as % Of Max Payout-1				
RH< / Temp>	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%

MAX PAYOUT-1 (Rs.)	12000

2 **DEFICIT RAINFALL**

2A. RAINFALL VOLUME

	PHASE - I	PHASE - II	PHASE - III
PERIOD	16-Jul to 15-Aug	16-Aug tc 15-Sep	16-Sep to 15-Oct
TRIGGER I (<)	150 mm	120 mm	120 mm
TRIGGER II (<)	75 mm	60 mm	60 mm
EXIT	0	0	0
RATE I (Rs./ mm)	20.00	20.00	20.00
RATE II (Rs./ mm)	46.67	55.00	55.00
Max. Payout (Rs.)	5000	450C	4500

MAX PAYOUT- 2A (Rs.)	14000

2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)

PERIOD	15-Jul	to	30-Sep
TRIGGER DAYS (>=)	20	25	30
PAYOUT (Rs.)	5000	8000	130C0

MAX PAYOUT -2B(Rs.)	13000

Note: Rainfall of less th: 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)

	PHASE - I	PHASE - II	PHASE - III
PERIOD	16-Jul to 31-Jul	1-Aug tc 31-Aug	1-Sep to 30-Sep
Consecutive Two day's RF TRIGGER (>)	100 mm	150 mm	70 mm
EXIT (mm)	160 mm	250 mm	140 mm
Payout (Rs. / mm)	50.00	40.00	57.14
Max. Payout	3000	400C	4000

MAX PAYOUT-3 (Rs.)	11000

TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (Indexed RF less than trigger).

Note: Franchise of 5.00% of the sum insured shall be aplicable, i.e., total claims of less than Rs. 2,500 shall not be paid.

Agriculture Insurance Company of India Ltd.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)
TERM SHEET

Annexure - II.1

State: District   District: Nalgonda   Mandal: Anumula,Chandur,Kattangur, Nidamanoor,Tripuraram

Crop: SWEET LIME   Unit: Hectare

1 DEFICIT RAINFALL

1A. RAINFALL VOLUME

	PHASE - I		
PERIOD	26-Jul	to	31-Aug
TRIGGER I (<)	200	mm	
TRIGGER II (<)	100	mm	
EXIT	0		
RATE I (Rs./ mm)	15.00		
RATE II (Rs./ mm)	65.00		
Max. Payout (Rs.)	8000		

TOTAL PAYOUT (Rs.)	8000

1 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)

PERIOD	26-Jul	to	15-Sep
TRIGGER DAYS (>=)	15	20	25
PAYOUT (Rs.)	3000	5000	9000

TOTAL PAYOUT (Rs.)	9000

Note: Rainfall of less th 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

2 EXCESS RAINFALL (Multiple events)

	PHASE - I			PHASE - II		
PERIOD	1-Oct	to	31-Dec	1-Jan	to	31-Mar
Consecutive Two day's RF TRIGGER (>)	50	mm		40	mm	
EXIT (mm)	100	mm		90	mm	
Payout (Rs. / mm)	60.00			80.00		
Max. Payout	3000			4000		

TOTAL PAYOUT (Rs.)	7000

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

3. High RH along with High Temperature

		Phase I			Phase		
	PERIOD	16-Aug	to	30-Sep	1-Sep	to	31-Oct
	Index	No. of Consecutive days with High RH and High Temperature					
High RH:	Averagre RH for a day >	70%			70%		
High Temperature:	and Max temp (in °C) >	33.5 °C			33 °C		
Nature Of cover:	TRIGGER	3			3		
	EXIT	8			8		
	PAYOUT(Rs./Pest Cong. Day)	1000.00			1000.00		
multiple Event	MAXIMUM PAYOUT(Rs.)	5000			5000		

TOTAL PAYOUT (Rs.)	10000

4. Low Minimum Temperature

PERIOD	1-Dec	to	31-Dec	1-Jan	to	31-Jan
EVENT DEFINITION	Commulative daily downward deviation of Minimum temperature from trigger					
Trigger Temperature °C	13.5			13.0		
Strike	10			10		
EXIT	30			30		
Payout (Rs./ ° C):	150.00			150.00		
MAXIMUM PAYOUT(Rs.)	3000			3000		

TOTAL PAYOUT (Rs.)	6000

TOTAL SUM INSURED (Rs.)	40000
PREMIUM (Rs.)	3960
PREMIUM %	9.90%

Note: Franchise of 5.00% of the sum insured shall be aplicable, i.e., total claims of less than Rs 2,000 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)
TERM SHEET

Annexure - II.2

State: District | District: Nalgonda | Mandal: Nalgonda, Shaligowraram, Vemulapally

Crop: SWEET LIME | Unit: Hectare

1 DEFICIT RAINFALL

		PHASE - I
1A. RAINFALL VOLUME	PERIOD	26-Jul to 31-Aug
	TRIGGER I (<)	200 mm
	TRIGGER II (<)	100 mm
	EXIT	0
	RATE I (Rs./ mm)	10.00
	RATE II (Rs./ mm)	70.00
	Max. Payout (Rs.)	8000
	TOTAL PAYOUT (Rs.)	8000

1 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	26-Jul	to	15-Sep
	TRIGGER DAYS (>=)	14	19	24
	PAYOUT (Rs.)	3000	5000	9000
	TOTAL PAYOUT (Rs.)	9000		

Note: Rainfall of less th 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

2

		PHASE - I	PHASE - II
EXCESS RAINFALL (Multiple events)	PERIOD	1-Oct to 31-Dec	1-Jan to 31-Mar
	Consecutive Two day's RF TRIGGER (>)	50 mm	40 mm
	EXIT (mm)	100 mm	90 mm
	Payout (Rs. / mm)	60.00	80.00
	Max. Payout	3000	4000
	TOTAL PAYOUT (Rs.)	7000	

Note: In a continuous spell of more than two days(with Indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

3. High RH along with High Temperature

		Phase I	Phase II
	PERIOD	16-Aug to 30-Sep	1-Sep to 31-Oct
	Index	No. of Consecutive days with High RH and High	
High RH:	Averagre RH for a day >	70%	70%
High Temperature:	and Max temp (in °C) >	33.5 °C	33 °C
Nature Of cover:	TRIGGER	3	3
	EXIT	8	8
	PAYOUT(Rs./Pest Cong. Day)	1000.00	1000.00
multiple Event	MAXIMUM PAYOUT(Rs.)	5000	5000
	TOTAL PAYOUT (Rs.)	10000	

4.

Low Minimum Temperature	PERIOD	1-Dec to 31-Dec	1-Jan to 31-Jan
	EVENT DEFINITION	Commulative daily downward deviation of Minimum temperature from trigger	
	Trigger Temperature °C	13.5	13.0
	Strike	10	10
	EXIT	30	30
	Payout (Rs./ ° C):	150.00	150.00
	MAXIMUM PAYOUT(Rs.)	3000	3000
	TOTAL PAYOUT (Rs.)	6000	

TOTAL SUM INSURED (Rs.)	40000
PREMIUM (Rs.)	3960
PREMIUM %	9.90%

Note: Franchise of 5.00% of the sum insured shall be aplicable, i.e., total claims of less than Rs 2,000 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

State: District | District: Nalgonda | Mandal: Devarakonda,Voligonda | Annexure - II.3

Crop: SWEET LIME | Unit: Hectare

1 DEFICIT RAINFALL

1A. RAINFALL VOLUME

	PHASE - I
PERIOD	26-Jul to 31-Aug
TRIGGER I (<)	200 mm
TRIGGER II (<)	100 mm
EXIT	0
RATE I (Rs./ mm)	15.00
RATE II (Rs./ mm)	65.00
Max. Payout (Rs.)	8000
TOTAL PAYOUT (Rs.)	8000

1 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)

PERIOD	26-Jul	to	15-Sep
TRIGGER DAYS (>=)	19	24	29
PAYOUT (Rs.)	3000	5000	9000
TOTAL PAYOUT (Rs.)	9000		

Note: Rainfall of less th 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

2 EXCESS RAINFALL (Multiple events)

	PHASE - I	PHASE - II
PERIOD	1-Oct to 31-Dec	1-Jan to 31-Mar
Consecutive Two day's RF TRIGGER (>)	50 mm	40 mm
EXIT (mm)	100 mm	90 mm
Payout (Rs. / mm)	80.00	80.00
Max. Payout	3000	4000
TOTAL PAYOUT (Rs.)	7000	

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

3. High RH along with High Temperature

		Phase I	Phase II
	PERIOD	16-Aug to 30-Sep	1-Sep to 31-Oct
	Index	No. of Consecutive days with High RH and High	
High RH:	Averagre RH for a day >	70%	70%
High Temperature:	and Max temp (in °C) >	33.5 °C	33 °C
Nature Of cover:	TRIGGER	3	3
	EXIT	8	8
multiple Event	PAYOUT(Rs./Pest Cong. Day)	1000.00	1000.00
	MAXIMUM PAYOUT(Rs.)	5000	5000
	TOTAL PAYOUT (Rs.)	10000	

4. Low Minimum Temperature

PERIOD	1-Dec to 31-Dec	1-Jan to 31-Jan
EVENT DEFINITION	Commulative daily downward deviation of Minimum temperature from trigger	
Trigger Temperature °C	13.5	13.0
Strike	10	10
EXIT	30	30
Payout (Rs./ ° C):	150.00	150.00
MAXIMUM PAYOUT(Rs.)	3000	3000
TOTAL PAYOUT (Rs.)	6000	

TOTAL SUM INSURED (Rs.)	40000
PREMIUM (Rs.)	3960
PREMIUM %	9.90%

Note: Franchise of 5.00% of the sum insured shall be aplicable, i.e., total claims of less than Rs 2,000 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

Annexure - II.4

State: District — District: Nalgonda — Mandal: Chowtuppal,Ramannapet,Thipparthy

Crop: SWEET LIME — Unit: Hectare

1 DEFICIT RAINFALL

PHASE - I

1A. RAINFALL VOLUME		
	PERIOD	26-Jul to 31-Aug
	TRIGGER I (<)	150 mm
	TRIGGER II (<)	75 mm
	EXIT	0
	RATE I (Rs./ mm)	22.00
	RATE II (Rs./ mm)	84.67
	Max. Payout (Rs.)	8000
	TOTAL PAYOUT (Rs.)	8000

1 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)				
	PERIOD	26-Jul	to	15-Sep
	TRIGGER DAYS (>=)	25	30	35
	PAYOUT (Rs.)	3000	5000	9000
	TOTAL PAYOUT (Rs.)	9000		

Note: Rainfall of less th 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

2 EXCESS RAINFALL (Multiple events)		PHASE - I	PHASE - II
	PERIOD	1-Oct to 31-Dec	1-Jan to 31-Mar
	Consecutive Two day's RF TRIGGER (>)	50 mm	40 mm
	EXIT (mm)	100 mm	90 mm
	Payout (Rs. / mm)	60.00	80.00
	Max. Payout	3000	4000
	TOTAL PAYOUT (Rs.)	7000	

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

3. High RH along with High Temperature

		Phase I	Phase II
	PERIOD	16-Aug to 30-Sep	1-Sep to 31-Oct
	Index	No. of Consecutive days with High RH and High	
High RH:	Averagre RH for a day >	70%	70%
High Temperature:	and Max temp (in °C) >	33.5 °C	33 °C
Nature Of cover:	TRIGGER	3	3
	EXIT	8	8
	PAYOUT(Rs./Pest Cong. Day)	1000.00	1000.00
multiple Event	MAXIMUM PAYOUT(Rs.)	5000	5000
	TOTAL PAYOUT (Rs.)	10000	

4. Low Minimum Temperature			
	PERIOD	1-Dec. to 31-Dec	1-Jan to 31-Jan
	EVENT DEFINITION	Commulative daily downward deviation of Minimum temperature from trigger	
	Trigger Temperature °C	13.5	13.0
	Strike	10	10
	EXIT	30	30
	Payout (Rs./ ° C):	150.00	150.00
	MAXIMUM PAYOUT(Rs.)	3000	3000
	TOTAL PAYOUT (Rs.)	6000	

TOTAL SUM INSURED (Rs.)	40000
PREMIUM (Rs.)	3960
PREMIUM %	9.90%

Note: Franchise of 5.00% of the sum insured shall be aplicable, i.e., total claims of less than Rs 2,000 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)
TERM SHEET

Annexure - II.5

State: District

District: Nalgonda   Mandal: Chinthapally,Chityala,Kangal,Marriguda,Munugodu,P.A. Pally,Peddavoora

Crop: SWEET LIME   Unit: Hectare

1 DEFICIT RAINFALL

1A. RAINFALL VOLUME

	PHASE - I
PERIOD	26-Jul to 31-Aug
TRIGGER I (<)	150 mm
TRIGGER II (<)	75 mm
EXIT	0
RATE I (Rs./ mm)	15.00
RATE II (Rs./ mm)	91.67
Max. Payout (Rs.)	8000
TOTAL PAYOUT (Rs.)	8000

1 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)

PERIOD	26-Jul	to	15-Sep
TRIGGER DAYS (>=)	20	25	30
PAYOUT (Rs.)	3000	5000	9000
TOTAL PAYOUT (Rs.)	9000		

Note: Rainfall of less th 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

2 EXCESS RAINFALL (Multiple events)

	PHASE - I	PHASE - II
PERIOD	1-Oct to 31-Dec	1-Jan to 31-Mar
Consecutive Two day's RF TRIGGER (>)	50 mm	40 mm
EXIT (mm)	100 mm	90 mm
Payout (Rs. / mm)	60.00	80.00
Max. Payout	3000	4000
TOTAL PAYOUT (Rs.)	7000	

Note: In a continuous spell of more than two days(with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

3. High RH along with High Temperature

Nature Of cover: multiple Event

		Phase I	Phase II
	PERIOD	16-Aug to 30-Sep	1-Sep to 31-Oct
	Index	No. of Consecutive days with High RH and High	
High RH:	Averagre RH for a day >	70%	70%
High Temperature:	and Max temp (in °C) >	33.5 °C	33 °C
	TRIGGER	3	3
	EXIT	8	8
	PAYOUT(Rs./Pest Cong. Day)	1000.00	1000.00
	MAXIMUM PAYOUT(Rs.)	5000	5000
	TOTAL PAYOUT (Rs.)	10000	

4. Low Minimum Temperature

PERIOD	1-Dec to 31-Dec	1-Jan to 31-Jan
EVENT DEFINITION	Commulative daily downward deviation of Minimum temperature from trigger	
Trigger Temperature °C	13.5	13.0
Strike	10	10
EXIT	30	30
Payout (Rs./ ° C):	150.00	150.00
MAXIMUM PAYOUT(Rs.)	3000	3000
TOTAL PAYOUT (Rs.)	6000	

TOTAL SUM INSURED (Rs.)	40000
PREMIUM (Rs.)	3960
PREMIUM %	9.90%

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than R: 2,000 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)
TERM SHEET

Annexure - II.6

State: District　　District: Nalgonda　　Mandal: Gurrampodu

Crop: SWEET LIME　　Unit: Hectare

1 DEFICIT RAINFALL

			PHASE - I		
1A.	RAINFALL VOLUME	PERIOD	26-Jul	to	31-Aug
		TRIGGER I (<)	140	mm	
		TRIGGER II (<)	70	mm	
		EXIT	0		
		RATE I (Rs./ mm)	15.00		
		RATE II (Rs./ mm)	99.29		
		Max. Payout (Rs.)	8000		
		TOTAL PAYOUT (Rs.)	8000		

1 B.	RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	26-Jul	to	15-Sep
		TRIGGER DAYS (>=)	17	24	30
		PAYOUT (Rs.)	3000	5000	9000
		TOTAL PAYOUT (Rs.)	9000		

Note: Rainfall of less th 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

			PHASE - I			PHASE - II		
2	EXCESS RAINFALL (Multiple events)	PERIOD	1-Oct	to	31-Dec	1-Jan	to	31-Mar
		Consecutive Two day's RF TRIGGER (>)	50	mm		40	mm	
		EXIT (mm)	100	mm		90	mm	
		Payout (Rs. / mm)	60.00			80.00		
		Max. Payout	3000			4000		
		TOTAL PAYOUT (Rs.)	7000					

Note: In a continuous spell of more than two days(with Indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (Indexed RF less than trigger).

3. High RH along with High Temperature

		Phase I			Phase II		
	PERIOD	16-Aug	to	30-Sep	1-Sep	to	31-Oct
	Index	No. of Consecutive days with High RH and High					
High RH:	Averagre RH for a day >	70%			70%		
High Temperature:	and Max temp (in °C) >	33.5 °C			33 °C		
Nature Of cover:	TRIGGER	3			3		
	EXIT	8			8		
	PAYOUT(Rs./Past Cong. Day)	1000.00			1000.00		
multiple Event	MAXIMUM PAYOUT(Rs.)	5000			5000		
	TOTAL PAYOUT (Rs.)	10000					

4.	Low Minimum Temperature	PERIOD	1-Dec	to	31-Dec	1-Jan	to	31-Jan
		EVENT DEFINITION	Commulative daily downward deviation of Minimum temperature from trigger					
		Trigger Temperature °C	13.5			13.0		
		Strike	10			10		
		EXIT	30			30		
		Payout (Rs./ ° C):	150.00			150.00		
		MAXIMUM PAYOUT(Rs.)	3000			3000		
		TOTAL PAYOUT (Rs.)	6000					

TOTAL SUM INSURED (Rs.)	40000
PREMIUM (Rs.)	3960
PREMIUM %	9.90%

Note: Franchise of 5.00% of the sum insured shall be aplicable, i.e., total claims of less than Rs 2,000 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)
TERM SHEET

Annexure - II.7

State: District

District: Nalgonda Mandal: Nampally, NarketPally

Crop: SWEET LIME Unit: Hectare

1 DEFICIT RAINFALL

			PHASE - I
1A.	RAINFALL VOLUME	PERIOD	26-Jul to 31-Aug
		TRIGGER I (<)	150 mm
		TRIGGER II (<)	75 mm
		EXIT	0
		RATE I (Rs./ mm)	15.00
		RATE II (Rs./ mm)	91.67
		Max. Payout (Rs.)	8000
		TOTAL PAYOUT (Rs.)	8000

1 B.	RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	26-Jul	to	15-Sep
		TRIGGER DAYS (>=)	18	22	28
		PAYOUT (Rs.)	3000	5000	9000
		TOTAL PAYOUT (Rs.)	9000		

Note: Rainfall of less th 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

			PHASE - I	PHASE - II
2	EXCESS RAINFALL (Multiple events)	PERIOD	1-Oct to 31-Dec	1-Jan to 31-Mar
		Consecutive Two day's RF TRIGGER (>)	50 mm	40 mm
		EXIT (mm)	100 mm	90 mm
		Payout (Rs. / mm)	60.00	80.00
		Max. Payout	3000	4000
		TOTAL PAYOUT (Rs.)	7000	

Note: In a continuous spell of more than two days(with indexed RF over trigger) ; the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

3. High RH along with High Temperature

			Phase I	Phase II
		PERIOD	16-Aug to 30-Sep	1-Sep to 31-Oct
		Index	No. of Consecutive days with High RH and High	
	High RH:	Averagre RH for a day >	70%	70%
	High Temperature:	and Max temp (in °C) >	33.5 °C	33 °C
Nature Of cover:		TRIGGER	3	3
		EXIT	8	8
multiple Event		PAYOUT(Rs./Pest Cong. Day)	1000.00	1000.00
		MAXIMUM PAYOUT(Rs.)	5000	5000
		TOTAL PAYOUT (Rs.)	10000	

4.	Low Minimum Temperature	PERIOD	1-Dec to 31-Dec	1-Jan to 31-Jan
		EVENT DEFINITION	Commulative daily downward deviation of Minimum temperature from trigger	
		Trigger Temperature °C	13.5	13.0
		Strike	10	10
		EXIT	30	30
		Payout (Rs./ °C):	150.00	150.00
		MAXIMUM PAYOUT(Rs.)	3000	3000
		TOTAL PAYOUT (Rs.)	6000	

TOTAL SUM INSURED (Rs.)	40000
PREMIUM (Rs.)	3960
PREMIUM %	9.90%

Note: Franchise of 5.00% of the sum insured shall be aplicable, i.e., total claims of less than Rs 2,000 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)
TERM SHEET

Annexure - II.8

State: District | District: Nalgonda | Mandal: Narayanpur

Crop: SWEET LIME | Unit: Hectare

1 DEFICIT RAINFALL

PHASE - I

1A. RAINFALL VOLUME		
PERIOD	26-Jul to 31-Aug	
TRIGGER I (<)	135	mm
TRIGGER II (<)	50	mm
EXIT	0	
RATE I (Rs./ mm)	18.00	
RATE II (Rs./ mm)	129.40	
Max. Payout (Rs.)	8000	
TOTAL PAYOUT (Rs.)	8000	

1 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)			
PERIOD	26-Jul	to	15-Sep
TRIGGER DAYS (>=)	25	30	35
PAYOUT (Rs.)	3000	5000	9000
TOTAL PAYOUT (Rs.)	9000		

Note: Rainfall of less th 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

2 EXCESS RAINFALL (Multiple events)

	PHASE - I	PHASE - II
PERIOD	1-Oct to 31-Dec	1-Jan to 31-Mar
Consecutive Two day's RF TRIGGER (>)	50 mm	40 mm
EXIT (mm)	100 mm	90 mm
Payout (Rs. / mm)	60.00	80.00
Max. Payout	3000	4000
TOTAL PAYOUT (Rs.)	7000	

Note: In a continuous spell of more than two days(with Indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

3. High RH along with High Temperature

		Phase I	Phase II
	PERIOD	16-Aug to 30-Sep	1-Sep to 31-Oct
	Index	No. of Consecutive days with High RH and High	
High RH:	Averagre RH for a day >	70%	70%
High Temperature:	and Max temp (in °C) >	33.5 °C	33 °C
Nature Of cover:	TRIGGER	3	3
	EXIT	8	8
	PAYOUT(Rs./Pest Cong. Day)	1000.00	1000.00
multiple Event	MAXIMUM PAYOUT(Rs.)	5000	5000
	TOTAL PAYOUT (Rs.)	10000	

4. Low Minimum Temperature

PERIOD	1-Dec to 31-Dec	1-Jan to 31-Jan
EVENT DEFINITION	Commulative daily downward deviation of Minimum temperature from trigger	
Trigger Temperature °C	13.5	13.0
Strike	10	10
EXIT	30	30
Payout (Rs./ ° C):	150.00	150.00
MAXIMUM PAYOUT(Rs.)	3000	3000
TOTAL PAYOUT (Rs.)	6000	

TOTAL SUM INSURED (Rs.)	40000
PREMIUM (Rs.)	3960
PREMIUM %	9.90%

Note: Franchise of 5.00% of the sum insured shall be apllicable, i.e., total claims of less than Rs 2,000 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)
TERM SHEET

Annexure - II.9

State: District | District: Nalgonda | Mandal: Nakerakal, Kethapally

Crop: SWEET LIME | Unit: Hectare

1 DEFICIT RAINFALL

1A. RAINFALL VOLUME

	PHASE - I
PERIOD	26-Jul to 31-Aug
TRIGGER I (<)	225 mm
TRIGGER II (<)	100 mm
EXIT	0
RATE I (Rs./ mm)	20.00
RATE II (Rs./ mm)	55.00
Max. Payout (Rs.)	8000
TOTAL PAYOUT (Rs.)	8000

1 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)

PERIOD	26-Jul	to	15-Sep
TRIGGER DAYS (>=)	12	15	20
PAYOUT (Rs.)	3000	5000	9000
TOTAL PAYOUT (Rs.)	9000		

Note: Rainfall of less th 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

2 EXCESS RAINFALL (Multiple events)

	PHASE - I	PHASE - II
PERIOD	1-Oct to 31-Dec	1-Jan to 31-Mar
Consecutive Two day's RF TRIGGER (>)	50 mm	40 mm
EXIT (mm)	100 mm	90 mm
Payout (Rs. / mm)	60.00	80.00
Max. Payout	3000	4000
TOTAL PAYOUT (Rs.)	7000	

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

3. High RH along with High Temperature

		Phase I	Phase II
	PERIOD	16-Aug to 30-Sep	1-Sep to 31-Oct
	Index	No. of Consecutive days with High RH and High	
High RH:	Averagre RH for a day >	70%	70%
High Temperature:	and Max temp (in °C) >	33.5 °C	33 °C
Nature Of cover:	TRIGGER	3	3
	EXIT	8	8
	PAYOUT(Rs./Pest Cong. Day)	1000.00	1000.00
multiple Event	MAXIMUM PAYOUT(Rs.)	5000	5000
	TOTAL PAYOUT (Rs.)	10000	

4. Low Minimum Temperature

PERIOD	1-Dec to 31-Dec	1-Jan to 31-Jan
EVENT DEFINITION	Commulative daily downward deviation of Minimum temperature from trigger	
Trigger Temperature °C	13.5	13.0
Strike	10	10
EXIT	30	30
Payout (Rs./ ° C):	150.00	150.00
MAXIMUM PAYOUT(Rs.)	3000	3000
TOTAL PAYOUT (Rs.)	6000	

TOTAL SUM INSURED (Rs.)	40000
PREMIUM (Rs.)	3960
PREMIUM %	9.90%

Note: Franchise of 5.00% of the sum insured shall be aplicable, i.e., total claims of less than Rs 2,000 shall not be paid.

Annexure - III.1

AGRICULTURE INSURANCE COMPANY OF INDIA limited

Pilot WBCIS for Oil Palm Crop in West Godavari Dist,Kharif,'10 - List of RUA - RWS - BWS

S.No	Reference Unit Area	Location of RWS of APSDMS	Location of BWS of APSDMS
1	**Jangareddigudem**	Jangareddigudem	Koyyalagudem
2	**Koyyalagudem**	Koyyalagudem	Gopalapuram
3	**Buttaigudem**	Buttaigudem	Koyyalagudem
4	**Jeelugumilli**	Jeelugumilli	Jangareddigudem
5	**T.Narasapuram**	T.Narasapuram	Kamaravapukota
6	**Gopalapuram**	Gopalapuram	Devarapallli
7	**D.Tirumala**	D.Tirumala	Kamaravapukota
8	**Kamavarapukota**	Kamaravapukota	Linigapalem
9	**Chintalapudi**	Chintalapudi	T.Narasapuram
10	**Unguturu**	Unguturu	Nallagerla
11	**Denduluru**	Denduluru	Bhimadolu
12	**Pedapadu**	Pedapadu	Pedavegi
13	**Linigapalem**	Linigapalem	Pedavegi
14	**Pedavegi**	Pedavegi	Denduluru
15	**Nallagerla**	Nallagerla	Devarapallli
16	**Bhimadolu**	Bhimadolu	Unguturu
17	**Chagallu**	Chagallu	Nidadavolu
18	**Tadepalligudem**	Tadepalligudem	Unguturu
19	**Devarapallli**	Devarapallli	Chagallu
20	**Nidadavolu**	Nidadavolu	Tadepalligudem

APSDMS: Andhra Pradesh State Disaster Mitigation Society, Planning Dept., Govt. of Andhra Pradesh

Annexure - III.2

AGRICULTURE INSURANCE COMPANY OF INDIA limited

Pilot WBCIS for Sweet Lime rop in Nalgonda Dist,Kharif,'10 - List of RUA - RWS - BWS

S.No	Reference Unit Area	Location of RWS of APSDMS	Location of BWS of APSDMS
1	**Anumula**	Anumula	Peddavoora
2	**Chandur**	Chandur	Munugodu
3	**Chinthapally**	Chinthapally	Nampally
4	**Chityala**	Chityala	Ramannapeta
5	**Chowtuppal**	Chowtuppal	Narayanapur
6	**Devarakonda**	Devarakonda	Nampally
7	**Gurrampodu**	Gurrampodu	Kanagal
8	**Kanagal**	Kanagal	Nalgonda
9	**Kattangur**	Kattangur	Saligowraram
10	**Kethapally**	Kethapally	Nakerakal
11	**Marriguda**	Marriguda	Chandur
12	**Munugodu**	Munugodu	Chandur
13	**Nakerakal**	Nakerakal	Kattangur
14	**Nalgonda**	Nalgonda	Thipparthy
15	**Nampally**	Nampally	Marriguda
16	**Narayanapur**	Narayanapur	Munugodu
17	**Narkatpally**	Narkatpally	Kattangur
18	**Nidamanoor**	Nidamanoor	Tripuraram
19	**Pedda Adiserlapalle**	Pedda Adiserlapalle	Devarakonda
20	**Peddavoora**	Peddavoora	Pedda Adiserlapalle
21	**Ramannapeta**	Ramannapeta	Voligonda
22	**Saligowraram**	Saligowraram	Nakerakal
23	**Thipparthy**	Thipparthy	Vemulapally
24	**Tripuraram**	Tripuraram	Vemulapally
25	**Vemulapally**	Vemulapally	Kethapally
26	**Voligonda**	Voligonda	Chowtuppal

APSDMS: Andhra Pradesh State Disaster Mitigation Society, Planning Dept., Govt. of Andhra Pradesh

FORM: WBCIS-PF-01

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

Head Office: 13th Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001

WEATHER BASED CROP INSURANCE SCHEME (Annexure – IV.1)

('Micro Insurance Product')

Insurance Proposal Form

State	District	Mandal	Reference Weather Station (RWS)	Crop	Season	Year

1. Details of Cultivator:

Name :		Name of Father/Husband :
Address for Communication, with contact Phone No.		Bank Name : Account No. :
Bank Branch & Address		

2. Details of Cropped Area proposed for Insurance:

Reference Unit Area (RUA)	Village	Land Identification Number (Survey / Khasra Nos.)	Extent in Hectares	Nature of ownership (Owner/ Tenant/Share Cropper)

I hereby declare that the provisions of the Weather Based Crop Insurance Scheme & the Product structure therein have been read and understood by / explained to me in detail in my language before completing the proposal form. I hereby further declare that the particulars furnished above are true and correct. I am aware and agree that the payout, if any, would be made as per the data of the Reference Weather Station (RWS) as mentioned in this proposal form. I have not submitted / will not submit any other Weather Based Crop Insurance Scheme or any Crop Insurance proposal covering the above mentioned crops during the season either through this bank branch or Primary Agrl. Cooperative Society (PACS) or any other Bank branch or PACS or Insurance Intermediary. I also understand that, in case of more than one insurance of the crop / area or any untrue statement, the claim, if any, shall stand prejudiced / repudiated.

Date: Signature of Cultivator / Proposer

------------------------(For use by the Bank / PACS / Insurance Intermediary)------------------------

Crop	Area in Hectares	Sum Insured (Rs.)	Applicable Net Premium (Rs.)	Service Tax @ 10.30% (Rs.)	Gross Premium (Rs.)

Prohibitions of Rebates: Section 41 of the Insurance Act provides as follows:

1. No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy accept any rebates except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
2. Any person making default in Company with the provisions of the section shall be punishable with which may extend to five hundred rupees.

FORM: WBCIS-PF-01

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

Head Office: 13th Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001

GUIDELINES FOR COMPLETION OF THE FORM

1. Separate proposal forms to be submitted for each crop.
2. Please complete the Proposal Form in all respects.
3. Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all material facts but also not to suppress any material facts. If you think any fact is material, please disclose it.
4. The Insurance shall become voidable at the option of the Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents, or any material information having been withheld by the proposer or any one acting on his behalf.
5. Kindly contact AIC's Offices or its authorized Agents for any doubts or clarifications on the proposal form.

NOTE: The liability of AIC does not commence until this proposal has been accepted by AIC and the premium is paid.

Annexure - IV.2

FORM: WBCIS-LC-2

Weather Based Crop Insurance Scheme (WBCIS) - Declaration Form (LOANEE)

FROM:

(Address of Nodal Bank with Contact Number)

TO:

Agriculture Insurance Company of India Limited, Regional Office, 8th Floor, United India Towers, Basheerbagh, HYDERABAD-29

1. Under the provisions of the WBCIS, we hereby declare the aggregate Sum Insured of the cultivators with respect to the Loanee Applicants / Kisan Credit Card Holders under the jurisdiction of our Nodal Bank for the Season ____________ as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACSs under our jurisdiction, that
   - i) All eligible Loan Applicants / Kisan Credit Card Holders who have sanctioned credit limit for the respective insurable crops for respective season intended to be grown during the season mentioned in the 'Schedule' below are included, and
   - ii) All guidelines with regard to coverage under Weather Based Crop Insurance Scheme issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd. (AIC) which are in force have been followed.

Dated at ________________________ this ____________ day of ____________________

Name of the Nodal Bank's
Authorized Signatory :
Designation :

Signature and Seal
of Authorized Nodal Bank Official

SCHEDULE

Declaration No. allotted by Bank: **NODAL BANK CODE :** [ ]

State: ____________ **Season:** ______________ **Year:** ______________ **Crop:** ____________ [ ]

District: ____________ [ ] **Reference Unit Area:** ____________ [ ] **(as per Notification)** **R W Station:** ____________ **(as per Notification)**

Sum Insured per Hectare for Notified Crop: ____________ **Applicable Net Premium Rate:** ________ (After adjusting Subsidy)

	Category of Cultivators (1)	No. of Cultivators (2)	Applied / Sanctioned Sown Area (Hectares) (3)	Sum Insured (Rs.) (4) (S.I per ha X Area)	Net Premium (Rs.) (after subsidy) (5)	Service Tax on Net Premium (Rs.) i.e. @ 10.30 % (6)	Premium Remitted (Rs.) (7) (7 = 5 + 6)
1	Small/Marginal Cultivators						
2	Other Cultivators						
	TOTAL						

DD / Cheque No: ____________ **DD / Cheque Date:** ____________ **DD / Cheque Amount:** ____________

------------TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) ------------

CERTIFICATE NUMBER [ ][ ][ ][ ][ ][ ][ ]

RECEIPT NO. [ ][ ][ ][ ][ ][ ][ ][ ] **DATE RECEIVED** [ ]

NOTE: 1) All code boxes shall be filled up by AIC
2) Guidelines for filling up Declarations are given overleaf

Guidelines for Filling up Weather Based Crop Insurance Scheme Declaration Form (LOANEE)

1. This Declaration format should be used ONLY with respect to cultivators who are functional / operative Loan Applicants / Kisan Credit Card Holders with sanctioned credit limit. Separate Declarations must be filled in for each crop and each reference area.

2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference.

3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.

4. All Code particulars (boxes) shall be filled up by AIC.

5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Loan Application for a particular crop (vis-à-vis sanctioned credit limit) and the pre-declared .sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).

6. In a particular season the Nodal Bank has to submit preferably only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **30 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.

7. There should be no duplication in insurance coverage of any cultivator either by the same bank or vis-a-vis other banks / financial institutions for the mentioned crop and insured plot.

8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.

9. **Specific guidelines for filling in the Schedule :**
   (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
   (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
   (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
   (iv) Total Sum Insured should be arrived at for each loanee cultivator by multiplying Area (hectares) as per the loan application (vis-à-vis sanctioned credit limit) with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
   (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
   (vi) The Bank branches/PACSs shall process and verify the details of crops grown and acreage operated, if and wherever required.

Annexure – IV.3

FORM: WBCIS-NLC-3

Weather Based Crop Insurance Scheme (WBCIS)
Declaration Form (NON-LOANEE)

FROM: / TO:

FROM	TO
(Address of Nodal Bank with Contact Number)	Agriculture Insurance Company of India Limited , Regional Office, 8th Floor, United India Towers, Basheerbagh, HYDERABAD-29

1. Under the provisions of the **Weather Based Crop Insurance Scheme (WBCIS)**, we hereby declare the aggregate Sum Insured with respect to the Non Loanee Cultivators under the jurisdiction of our Nodal Bank who submitted the insurance proposals for the Season _____________ within the cut-off date, as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACSs under our jurisdiction, that
   i) All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under Weather Based Crop Insurance Scheme (WBCIS) are included in the Declaration, and
   ii) All guidelines with regard to coverage under Weather Based Crop Insurance Scheme (WBCIS) issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd.(AIC) which are in force have been followed.

Dated at _________________________ this ____________ day of ____________________

Name of the Nodal Bank's
Authorized Signatory :
Designation :

Signature and Seal
of Authorized Nodal Bank Official

SCHEDULE

Declaration No. allotted by Bank: **NODAL BANK CODE :** [ ]

State: ____________ **Season:** ____________ **Year:** ______________ **Crop:** ____________ [ ]

District: ____________ [ ] **Reference Unit Area:** ____________ [ ] **(as per Notification)** **R W Station:** ______________ **(as per Notification)**

Sum Insured for insured Crop per Hectare: ______________ **Applicable Net Premium Rate:** ________ (After adjusting Subsidy)

Category of Cultivators (1)		No. of Cultivators (2)	Declared Sown Area (Hectares) (3)	Sum Insured (Rs.) (S.I. per Ha. X Area) (4)	Net Premium (Rs.) (after subsidy) (5)	Service Tax on Net Premium (Rs.) i.e. @ 10.30 % (6)	Premium Remitted (Rs.) (7) (7 = 5 + 6)
1	Small/Marginal Cultivators						
2	Other Cultivators						
TOTAL							

DD / Cheque No: ____________ **DD / Cheque Date:** ____________ **DD / Cheque Amount:** ______________

————**TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC)**————

CERTIFICATE NUMBER [| | | | | | |]

RECEIPT NO. [| | | | | | |] **DATE RECEIVED** [ ]

Note: 1) All Code boxes shall be filled up by AIC
2) Guidelines for filling up Declarations are given overleaf

Guidelines for Filling up Weather Based Crop Insurance Scheme (WBCIS) Declaration Form (Non Loanee)

1. This Declaration format should be used ONLY with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.

2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference. The Declaration should be accompanied by a consolidated statement with the details of all Non-Loanee cultivators insured under the Declaration. The details include name of cultivator, village, survey number, acreage insured, sum insured, premium paid, Bank A/c particulars, etc.

3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.

4. All Code particulars (boxes) shall be filled up by AIC.

5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).

6. In a particular season the Nodal Bank has to submit only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within 15 days from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.

7. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies, either by the same bank or with other banks /financial institutions for the mentioned crop and insured plot.

8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.

9. **Specific guidelines for filling in the Schedule :**
   (i) Care should be taken to specify the correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
   (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
   (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership upto 2 Hectares (~5 Acres).
   (iv) Total Sum Insured should be arrived at for each cultivator by multiplying Area proposed for insurance (Hectares) in the proposal form with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
   (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of
   (vi) The Bank branches/PACS shall process and verify the details of Crops grown and acerage operated, of and wherever required.

Annexure - V



Agriculture Insurance Company of India Limited

Regional office, 8th Floor, United India Towers, Basheerbagh
,Hyderabad – 500 029
Telefax: 23242363 Phone : 23242594, 23240235

WBCIS Guidelines to Nodal Banks in A.P for participating in Weather Based Corp Insurance Scheme for Plantations for the year 2010-2011:
(This is further to the guidelines provided as Annexure – VIII with the GO.875 dt.1st July, 2010 while notifying Cotton & Red Chilly crops for WBCIS Kharif,2010)

1. Weather Based Crop Insurance Scheme for Plantation crops for the year 2010-2011 **Oilpalm** crop in West Godavari district and for **Sweet Lime** in Nalgonda district is being implemented. The Loanee farmers would be covered under the Pilot WBCIS on Compulsory basis which is mandatory as per Govt. of India guidelines whereas it is voluntary for Non-loanee farmers.

2. Non-loanee farmers interested in the pilot WBCIS for the notified crops in the above mentioned districts can insure their crops through the Banking Network/AIC empanelled Insurance Intermediaries/Micro Insurance Agents or through the authorized representatives of Agriculture Insurance Company of India Ltd.

3. The sum insured is pre-defined & fixed per acre or hectare. In the declaration, the extent of area to be reported is in consolidated figures of hectares.

4. **The criteria for covering Loanee Farmers:**

a) All those farmers eligible for availing loans for plantation crops i.e., up to 15th July, 2010 in respect of Oilpalm in West Godavari District and upto 25th July, 2010 in respect of Sweet Lime in Nalgonda District and who have sanction as per their loan proposal (even if the loan disbursement/withdrawal has not taken place), the respective notified crop should be taken into account for collection of premium. The premium shall be debited to the account of the eligible farmers. The Banks can sanction premium as additionality to crop loan. Since these loanee farmers cannot be covered under NAIS invariably the coverage under WBCIS shall be provided.

b) The criteria for covering Loanee Farmers is based on the predefined sum insured i.e., Rs.20,000/- per acre in case of Oilpalm in West

Godavari district, and Rs.16,000/- per acre in case of Sweet Lime in nalgonda district. **'Area under cultivation'** for the notified crop as already declared by Loanee Farmer in the loan application from for the purpose of fixing his/her 'Maximum Borrowing Limit' (MBL) by the Lending Financial Institution, multiplied by the stipulated sum insured per acre will be the actual sum insured to be treated for payment of premium .

c) Agricultural Jewel Loans (AJLs) are eligible for compulsory coverage at par with other/pure agricultural loans. Please ensure that all eligible (if the farmer does not have sanction under regular crop loan account) AJLs sanctioned/disbursed as on the cut-off date prescribed for the purpose shall be insured under the pilot WBCIS, based on acreage declared, multiplied by Acreage Sum Insured.

5. In case of Non-loanee farmers, the farmers shall declare the 'area under cultivation' for each Notified Crop in the Insurance Proposal Form. Sum Insured will be equal to the declared area multiplied by sum insured per acre or hectare as the case may be.

6. Pay-outs (claims) under the scheme are decided on 'Reference Unit Area approach' basis based on the required data recorded at the 'Reference Weather Station (RWS)' during the risk period. Should the RWS data be unavailable for any day during the risk period, the data of 'Backup Weather Station (BWS)' would be used for the purpose. In the absence of data from AWSs as alternative, data from Manual Rainguage Stations of State Govt. or IMD will be adopted. The details of the RWS and BWS are appended in this notification.

7. Copies of the 'Proposal Form', 'Loanee Declaration Format', 'Non-loanee Declaration Format' and 'Non-loanee Declaration Format for Insurance Intermediary' are appended in this notification. The list of Cultivators with coverage details also need to be sent along with the declaration. Banks are paid 5% of premium as Service Charges for Loanee/Non-loanee coverage. Bankers are advised to contact AIC, RO, Hyderabad in case of any clarification.

8. All payouts under the scheme are settled by Agriculture Insurance Company of India Limited (AIC) after the completion of risk period subject to availability of the data in time.

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WBCIS for Plantation crops for the year 2010-2011- LIST OF CULTIVATORS

List to be enclosed with the relevant declaration form along with DD

Annexure - VI.1

Crop:

Name of the Bank & Branch:

LOANEE FARMERS

S.No	Name of the Cultivator, Father's Name	Address	Status of the Farmer - Owner/Tenent Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	Category of Farmer - S & M/ Others	Sum Insured Rs./-	Premium Contribution Rs./-	Remarks
1										
2										
3										
4										
5										
6										
7										
8										

Authorised Signatory:

Place: Date:

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WBCIS for Plantation crops for the year 2010-2011- LIST OF CULTIVATORS

List to be enclosed with the relevant declaration form along with DD

Annexure - VI.2

Name of the Bank & Branch:

Crop:

NON LOANEE FARMERS

S.No	Name of the Cultivator, Father's Name	Address	Status of the Farmer - Owner/Tenent Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	Category of Farmer - S & M/ Others	Sum Insured Rs./-	Premium Contribution Rs./-	Remarks
1										
2										
3										
4										
5										
6										
7										
8										

Aut horised Signatory:

Place: Date:

RACHEL CHATTERJEE

SPECIAL CHIEF SECRETARY TO GOVERNMENT

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